



OFFICE OF RETIREMENT SERVICES

Serving the Customers of the Judges, Public School Employees,
State Employees, and State Police Retirement Systems

PO Box 30171, Lansing, MI 48909-7671 <http://www.michigan.gov/ors>

Telephone: 517-322-5103 Outside Lansing: 800-381-5111

State Employees Beneficiary Nomination Form

Use this form to designate your pension or refund beneficiary. If you die without having a form on file with ORS, your spouse will be your pension beneficiary. If you are unmarried, your dependent children will be your beneficiary until age 18. If you are unmarried and have no dependent children, no benefit will be paid unless you have filed this form naming an eligible beneficiary. Use this form if you prefer to designate one specific, eligible beneficiary (child, parent, brother, sister, or grandchild) to receive monthly pension benefits for his/her lifetime.

Mail this form to the Office of Retirement Services (ORS). **Do not file it with your HR office.**

Section I. Member Information READ INSTRUCTIONS CAREFULLY FIRST. Please Print or Type.

MEMBER'S NAME (LAST, FIRST, M.I.)	SOCIAL SECURITY NUMBER*	EMPLOYEE ID NUMBER*
STREET ADDRESS	BIRTHDATE (MM/DD/YYYY)*	BIRTHPLACE (CITY, STATE)
CITY, STATE, ZIP CODE	SPOUSE'S NAME (WRITE "NONE" IF UNMARRIED)	

Section II. Beneficiaries

Monthly Pension Beneficiary. Nominate **only one** pension beneficiary. If you wish to name someone other than your spouse, that person must be **eligible** (see instructions), and your spouse must waive his or her rights to these benefits by signing in the space provided. Your monthly pension beneficiary will receive pension and insurance benefits for his or her lifetime.

PENSION BENEFICIARY NAME (LAST, FIRST)	BENEFICIARY'S SOCIAL SECURITY NUMBER*	BIRTHDATE (MM/DD/YYYY)*
RELATIONSHIP (ELIGIBLE BENEFICIARIES ARE SPOUSE, CHILD, GRANDCHILD, PARENT, BROTHER OR SISTER)		
SPOUSE'S SIGNATURE (ONLY REQUIRED TO WAIVE PENSION BENEFITS)		DATE

Refund Beneficiary. There are no eligibility criteria for a refund beneficiary and no required spousal waiving of rights. You may name more than one beneficiary. This beneficiary will receive any funds from the purchase of service credit or from contributions made to the retirement system before 1974. If you wish to name a trust, estate, company or organization, see instructions.

REFUND BENEFICIARY NAME (LAST, FIRST, M.I.)	TAX IDENTIFICATION NUMBER (SSN OR FEIN)
STREET ADDRESS	CITY, STATE, ZIP CODE
REFUND BENEFICIARY NAME (LAST, FIRST, M.I.)	TAX IDENTIFICATION NUMBER (SSN OR FEIN)
STREET ADDRESS	CITY, STATE, ZIP CODE

Section III. Signature - I understand that the most current Beneficiary Nomination form on record with ORS at the time of my death establishes the recipient of my monthly pension benefit or refund payment. I intend for this beneficiary nomination to supercede all other previous filings with the ORS. I further declare to the best of my knowledge that all statements and answers are complete and true.

MEMBER'S SIGNATURE	DATE
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Mail to: Office of Retirement Services, P.O. Box 30171, Lansing, MI 48909-7671

Instructions for Nominating or Changing Your Beneficiary

Your retirement plan includes ongoing benefits for your beneficiaries if your death is duty related or if you die after you have vested your state service. Most employees are vested after 10 years. The benefit available depends on your age and accrued service credit, at the time of your death. If you are married, your spouse is automatically your beneficiary. If you are unmarried with dependent children and you do not file this form, your children will receive a pension benefit until the youngest turns 18.

You must file this form if you want someone other than your spouse to be your beneficiary. Further, if you are unmarried and have no dependent children, no benefit will be paid unless you file this form naming an eligible person as your monthly pension beneficiary.

Two types of survivor benefits are possible: a monthly pension benefit or a refund of any funds from the purchase of service credit or from contributions that were made to the retirement system before 1974.

MONTHLY PENSION BENEFIT

A monthly pension benefit may be paid only to an **eligible beneficiary**, specifically, your surviving spouse, child, a parent, brother, sister, or grandchild.

Surviving spouse – Your spouse is automatically your pension beneficiary and can receive a monthly pension benefit for his/her lifetime, unless you name a different eligible beneficiary in Section II and your spouse signs the form waiving any rights to pension benefits. If you name your spouse as the pension beneficiary, his/her signature **is not required** in Section II.

If you name an eligible beneficiary other than your spouse as your pension beneficiary, even if you name a child, your spouse must waive his or her rights to these benefits by signing in the box in Section II.

Other Dependents - If you are unmarried and you do not file this form, your monthly pension benefit will be paid to your dependent children but will stop when the youngest reaches age 18. Use this form if you prefer to designate one specific, eligible beneficiary to receive monthly pension benefits for his/her lifetime. Eligible beneficiaries other than your children are a parent, sibling or grandchild.

Deferred Members - If you are a *deferred member*, your survivor's monthly benefits will begin in the month that you would have become eligible to receive a monthly pension, usually the month of your 60th birthday.

REFUNDS

If you die before you are vested and you've purchased service credit, the money you paid for service is refundable. Contributions you made before 1974 to your retirement are also refundable. If you do not file this form, your refund will be paid to your estate.

If you wish to name a beneficiary for this refund, complete Section II. There are no eligibility criteria for a refund beneficiary and no required waiving of rights by the spouse. You may name more than one refund beneficiary.

NAMING A NEW BENEFICIARY

If your pension beneficiary dies or is divorced from you, your unmarried dependent children (under age 18) become your pension beneficiaries unless you name a new beneficiary. You may use this form to name a new beneficiary any time before retirement.

TRUSTS, LIVING WILLS, ESTATES, ORGANIZATIONS OR COMPANIES

You cannot name a trust, estate, organization, or company directly as a **pension beneficiary**. The retirement law requires you to name a specific, eligible person. You may nominate a person in care of, as the trustee of, or as the administrator of a legal entity. For example, Sally Wilson, can name her husband as her primary beneficiary using: "William Wilson, in care of the William and Sally Wilson joint trust" or "William Wilson, trustee, c/o the William Wilson Living Trust." You can also name your child, in care of your trust. Do not name yourself as the trustee or administrator of a living trust or living will.

You can name a trust, estate, organization, or company directly as a **refund beneficiary**. To do this, designate by person's name, the organization's trustee or company's executive, or successor, in care of the organization or company.

NO BENEFITS PAYABLE

In some situations, there are no benefits payable upon your death. This happens if you die before vesting (nonduty death) or if you did not have an eligible pension beneficiary. If you are not married and you wish another eligible family member (child, parent, brother, sister, or grandchild) to receive a lifetime pension benefit, it is imperative that you file this form.

FILING THIS FORM

Mail this form to ORS at the address on the front of this form. Do not file it with your HR office. If you have questions about your beneficiaries, please contact ORS at ORSCustomerService@michigan.gov or call (800) 381-5111.